



October 1, 2001

Charitable Gaming
Directive No. 4.01.01

Millionaire Party (Let It Ride Card Game)

BACKGROUND

Millionaire Party Rule 406(5) states in part: "All of the following millionaire party equipment and games are authorized: (e) Card games approved by the bureau." This directive approves Let It Ride as a millionaire party card game and establishes instructions for its conduct.

DEFINITIONS

1. "Community cards" means the two cards dealt face down to the dealer which ultimately constitute the fourth and fifth card of each player's hand in a round of play.
2. "Hand" means five cards, consisting of the three cards dealt to each player and the two community cards.
3. "Round of play" means the period of play commencing with the first card dealt by the dealer and concluding when the dealer collects any losing wagers and pays out any winning wagers.
4. "Void" means invalid with no result.

TERMS AND CONDITIONS

5. Let it Ride shall be played at a table having places for up to seven players on one side, and a place for the dealer on the opposite side.
6. The layout shall be marked in a manner substantially similar to that shown in diagram A.
 - a. Each playing area must have:
 - i. Three wagering areas marked by "\$", "2", and "1".
 - ii. The payout schedule as required by number 24(d) of this directive.
 - b. Two areas directly in front of the dealer shall be designated for the placement of the community cards.
7. Let it Ride shall be played with one deck of cards, having 52 cards without jokers.
8. House rules must be in accordance with Millionaire Party Rule 407.
9. Any dispute concerning Let it Ride shall be referred to the chairperson of the millionaire party.

GAME CONDUCT

10. All suits have the same rank. The rank of cards, from highest to lowest, shall be ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3, 2, except as provided in number 24(b) of this directive where the ace may be counted low. Wild cards are prohibited.
11. The dealer shall shuffle the cards prior to each round of play.
12. A player wishing to participate in a round of play must place three equal but separate wagers on the appropriate wagering area marked "\$", "2", and "1" prior to the first card being dealt for each round of play.
13. No wager shall be made, increased, or withdrawn after the dealer has announced "No more bets," except in accordance with numbers 20, 22, and 30 of this directive.
14. A player shall not wager on more than one hand in any round of play.
15. Only one player may wager at any one playing area in any round of play.
16. Immediately prior to the commencement of a round of play and after all wagers are placed, the dealer shall:
 - a. Announce "No more bets."
 - b. Deal the cards starting from his/her left and continuing clockwise around the table.
 - c. Deal three cards to each player and two community cards.
17. All cards shall be dealt face down.
18. After all cards have been dealt, the players may pickup their cards and examine them.
19. Each player shall keep his/her three cards in full view of the dealer at all times and must ensure that they are held in a manner that does not disclose to other players their value. Players may not exchange information concerning their hand.
20. After the players have examined their cards the dealer shall, beginning from the dealer's left:
 - a. Ask each player whether they want to withdraw the wager in area "1" or let it ride.
 - b. Return chips to player if wager is withdrawn.

NOTE: If a player chooses to let a wager ride, that wager remains on the appropriate wagering area until final settlement is completed. Should a player at any stage of the game have a winning hand, they may place their cards under their wager on the wagering area marked "\$", indicating an intention to let all remaining wagers ride.
21. The dealer shall then turn the first community card face up.
22. After the players have examined their cards the dealer shall, beginning from the dealer's left:
 - a. Ask each player whether they want to withdraw the wager in area "2" or let it ride.
 - b. Return chips to player if wager is withdrawn.

NOTE: The decision made by each player regarding his/her wager on the wagering area marked "2" may be made irrespective of the player's decision made regarding the wager on the wagering area marked "1".
23. The dealer shall then turn the second community card face up.

NOTE: The players' wager on the wagering area marked "\$" cannot be withdrawn.

24. The dealer shall:

- a. Examine each player's hand.
- b. Determine the maximum value of the hands in accordance with the following:

| | |
|----------------|--|
| Royal Flush | is a hand containing an ace, king, queen, jack, and 10 of the same suit. |
| Straight Flush | is a hand containing five cards of the same suit in consecutive ranking. An ace may count high or low. |
| 4 of a Kind | is a hand containing four cards of the same rank. |
| Full House | is a hand containing "3 of a Kind" and "1 Pair". |
| Flush | is a hand containing five cards of the same suit but not in consecutive ranking. |
| Straight | is a hand containing five cards of consecutive rank regardless of suit. An ace may count high or low. |
| 3 of a Kind | is a hand containing three cards of the same rank. |
| 2 Pair | is a hand containing two pairs. |
| 1 Pair | is a hand containing two cards of the same rank. |
- c. Collect the wagers for those hands which do not qualify for a payout.
- d. Pay the wagers for those hands which contain a pair of 10's or better, in accordance with the following:

Payout Schedule

| <u>Hand</u> | <u>Maximum Odds</u> |
|------------------------|---------------------|
| Royal Flush | 30 to 1 |
| Straight Flush | 20 to 1 |
| 4 of a Kind | 15 to 1 |
| Full House | 10 to 1 |
| Flush | 7 to 1 |
| Straight | 5 to 1 |
| 3 of a Kind | 3 to 1 |
| 2 Pair | 2 to 1 |
| Pair of 10's or better | 1 to 1 |

25. After the dealer collects or pays each wager, the dealer shall collect the cards and place them in the discard area.

MISDEAL

26. The dealer shall declare a misdeal for the following:

- a. Prior to any player handling their cards, the dealer realizes that cards have been dealt incorrectly.
- b. An incorrect number of community cards are dealt.
- c. Two or more cards are inadvertently exposed during the deal.

NOTE: Where one exposed card is dealt to a player it shall not constitute a misdeal. The dealer shall turn the card over and continue dealing.

- d. A community card is exposed in error during the deal.

NOTE: Play will continue if a community card is exposed in error after the players have handled their cards.

27. In the event of a misdeal all wagers shall be void and a new round of play shall be dealt.

VOID HANDS/INCORRECT WAGERS

28. After a player handles their cards and it is discovered that a player's hand contains too few cards or too many cards, the player's hand shall be declared void.
29. Where a dealer realizes, after a player has handled his/her cards, that a hand has been dealt to a playing area that does not contain a wager, the cards for that hand shall be removed and placed in the discard area.
30. If, prior to a player handling his/her cards, the dealer becomes aware that a wager does not comply with number 12 of this directive, the player must:
- a. Correct the wager on wagering area "\$", "2", or "1"; or
 - b. Fold, whereupon the dealer shall collect the cards and return the wager.
31. After a player handles his/her cards the dealer becomes aware that a wager does not comply with number 12 of this directive, the player's hand is void. The cards shall be removed, placed in the discard area, and the dealer shall return the wager.

Signed copy available upon request

James E. Kipp, Acting Commissioner

Date

Diagram A

